

Employment-based health benefits – data from BLS today and tomorrow

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Goals for today

- Understand what data are available on employment-based health benefits
 - ▶ Coverage
 - ▶ Employer and employee costs
 - ▶ Plan details
- Discuss how these data might change as the Affordable Care Act is implemented
- Learn how to access data

Bureau of Labor Statistics

Statistical arm of the U.S. Department of Labor

Provides key economic data

- Employment and unemployment
- Consumer and producer prices
- Productivity
- Workplace safety and health
- Pay and benefits

BLS National Compensation Survey

Survey of employers

Private industry
and State/local
government

All industries and
sizes

Variety of outputs

Employer
compensation
costs

Benefit incidence
and provisions

Detailed characteristics

About the establishment

Industry classification

Number of workers

Location

About the workers

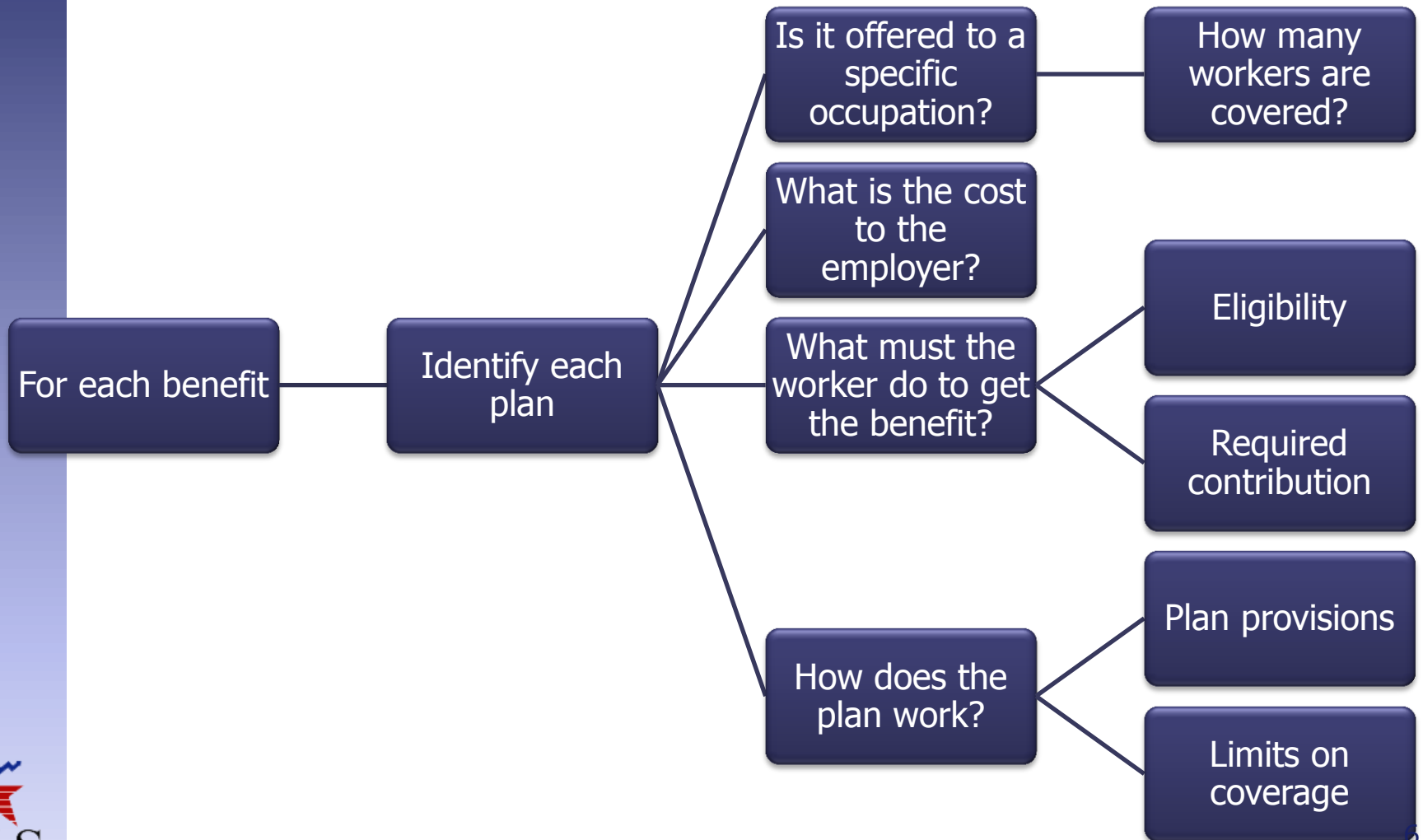
Occupation classification

Full-time/part-time

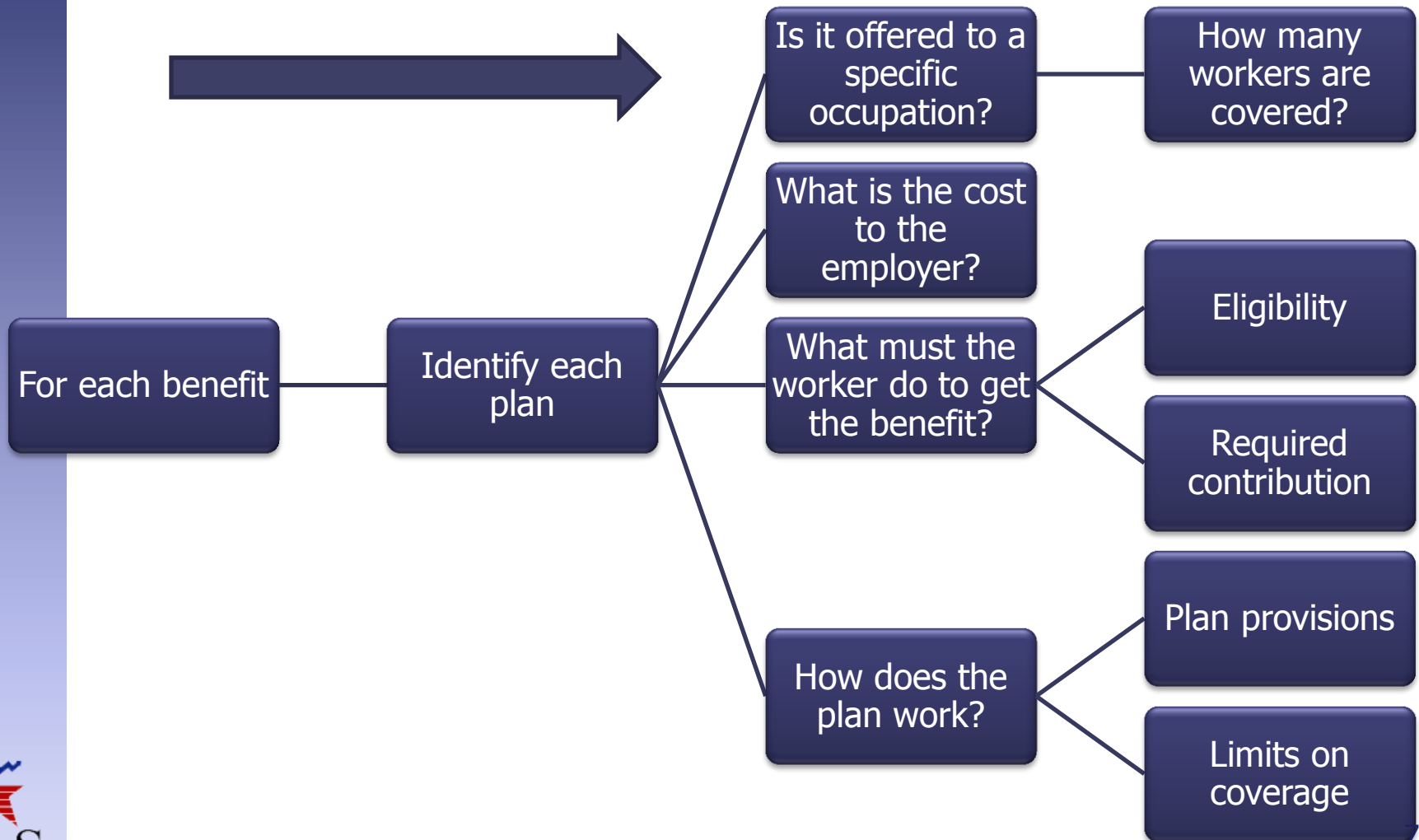
Union/non-union

Wages

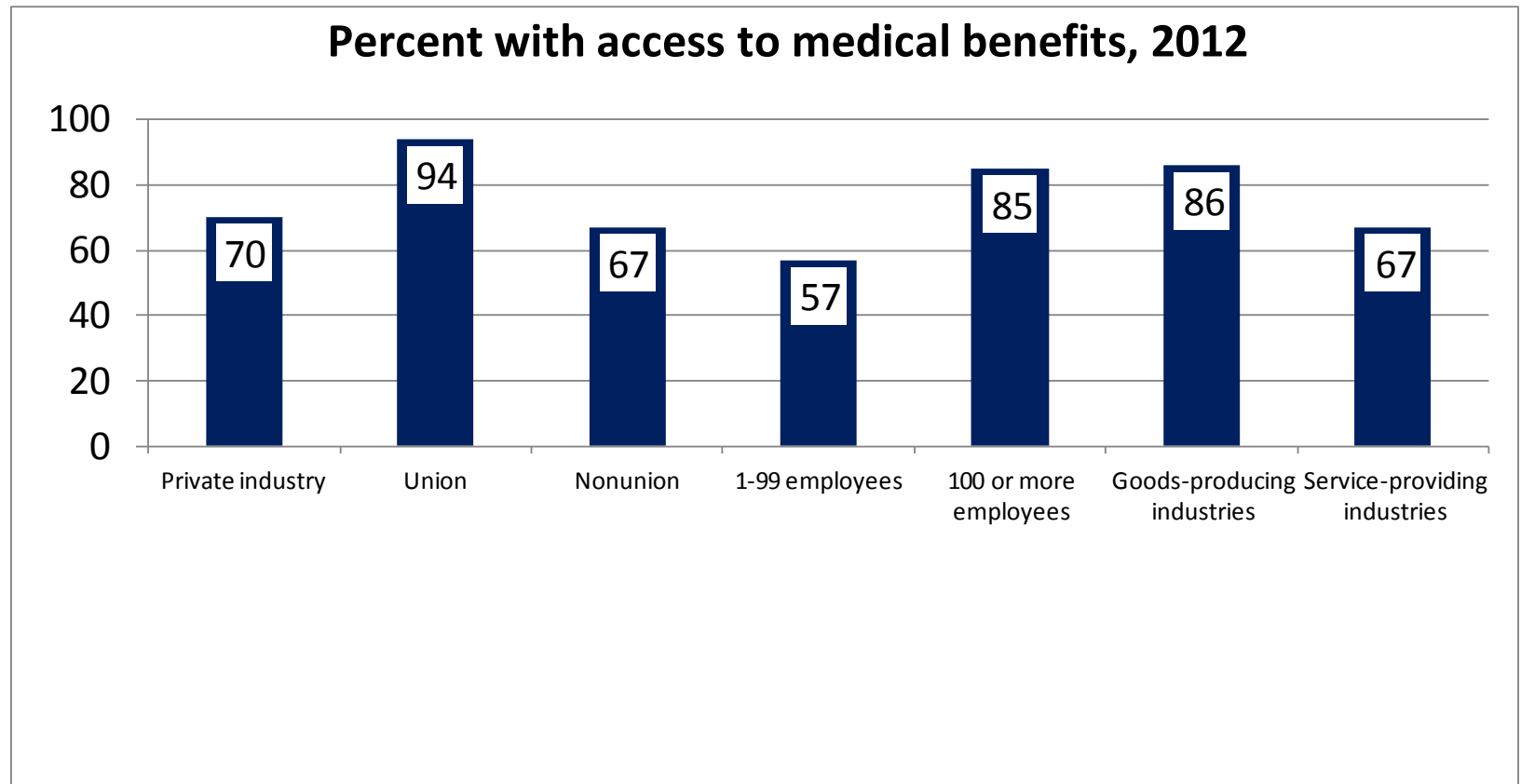
Capturing benefits data



Who has what benefits?

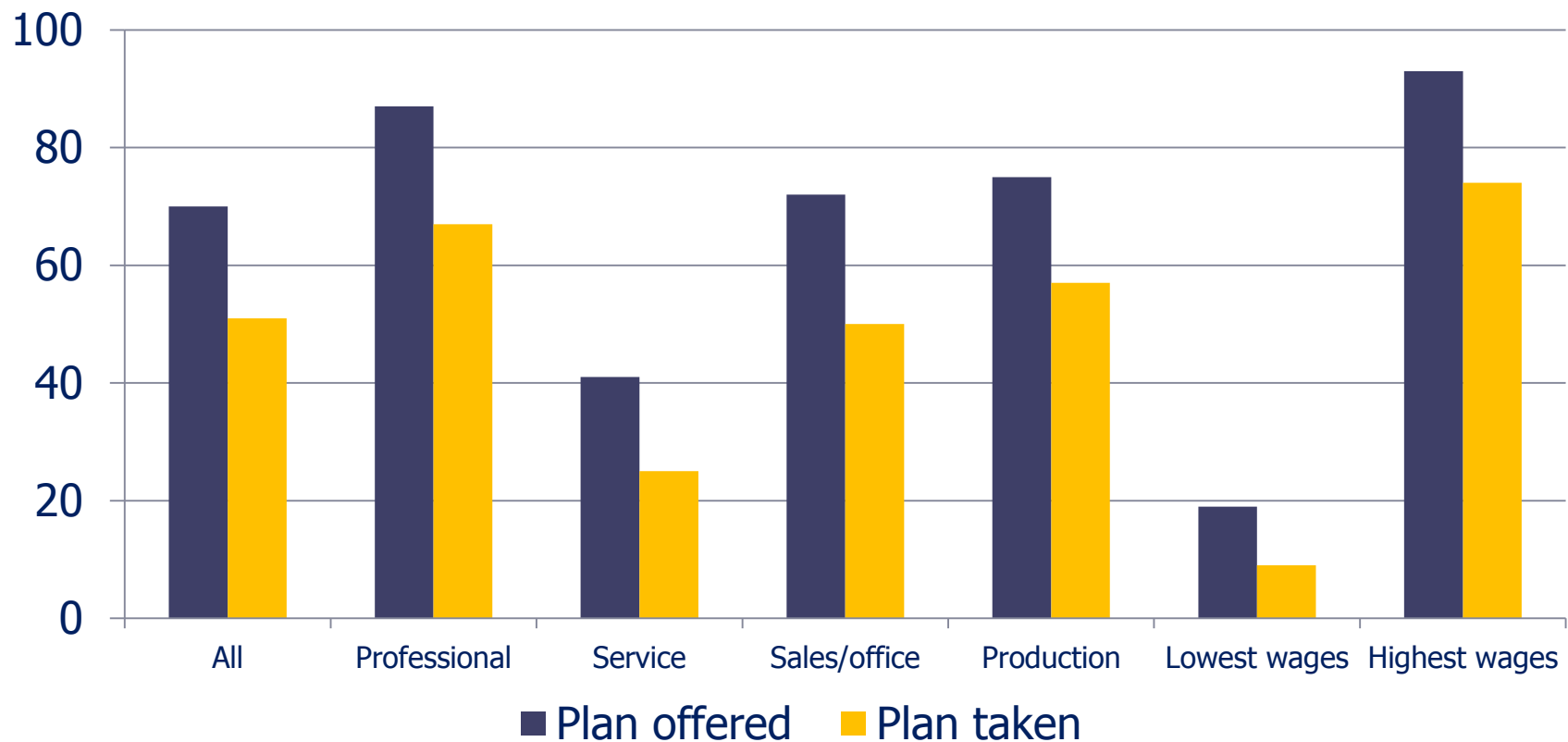


Who has medical benefits?

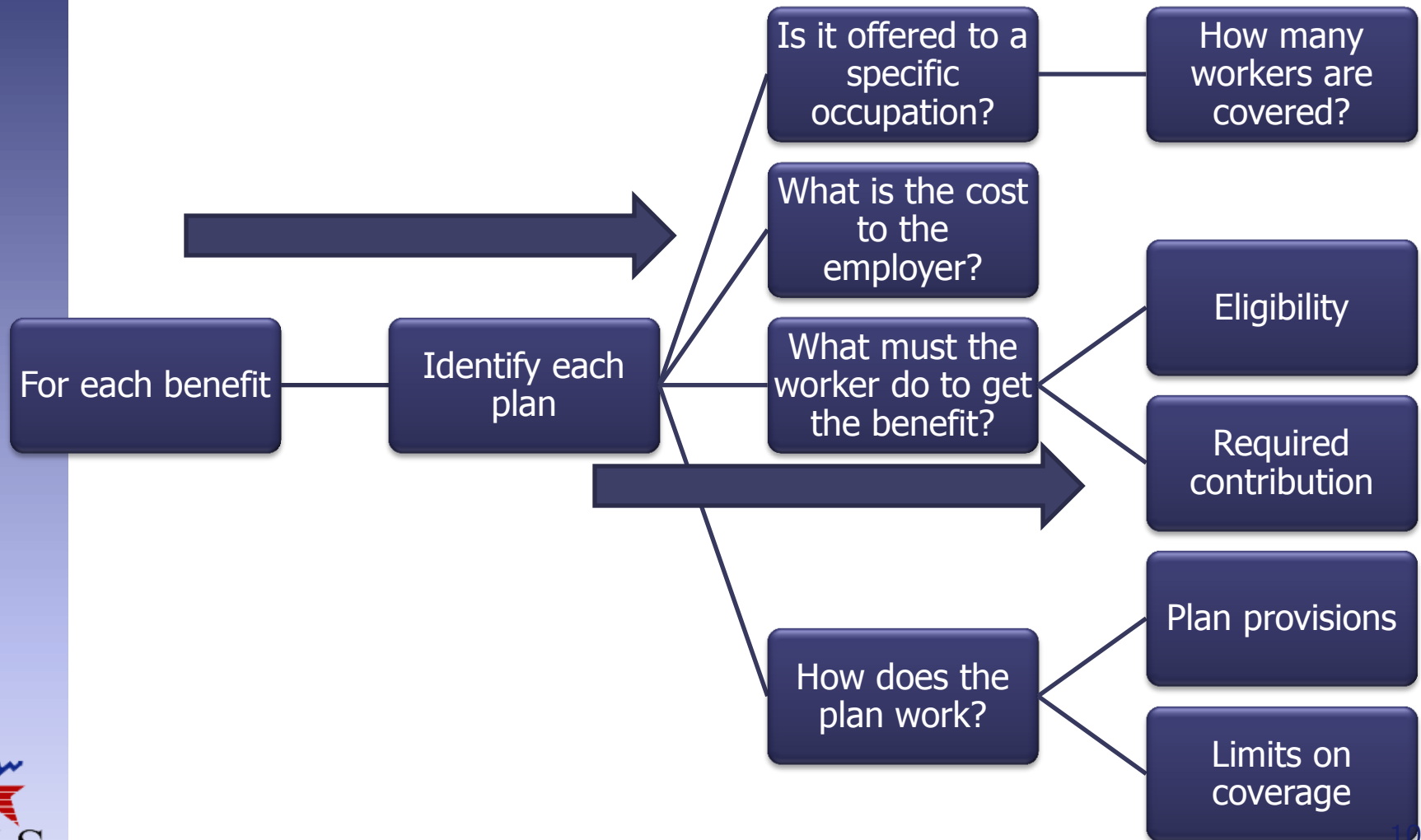


Are workers willing to pay for their medical benefits?

Percent of workers offered and taking medical benefits, private industry, 2012



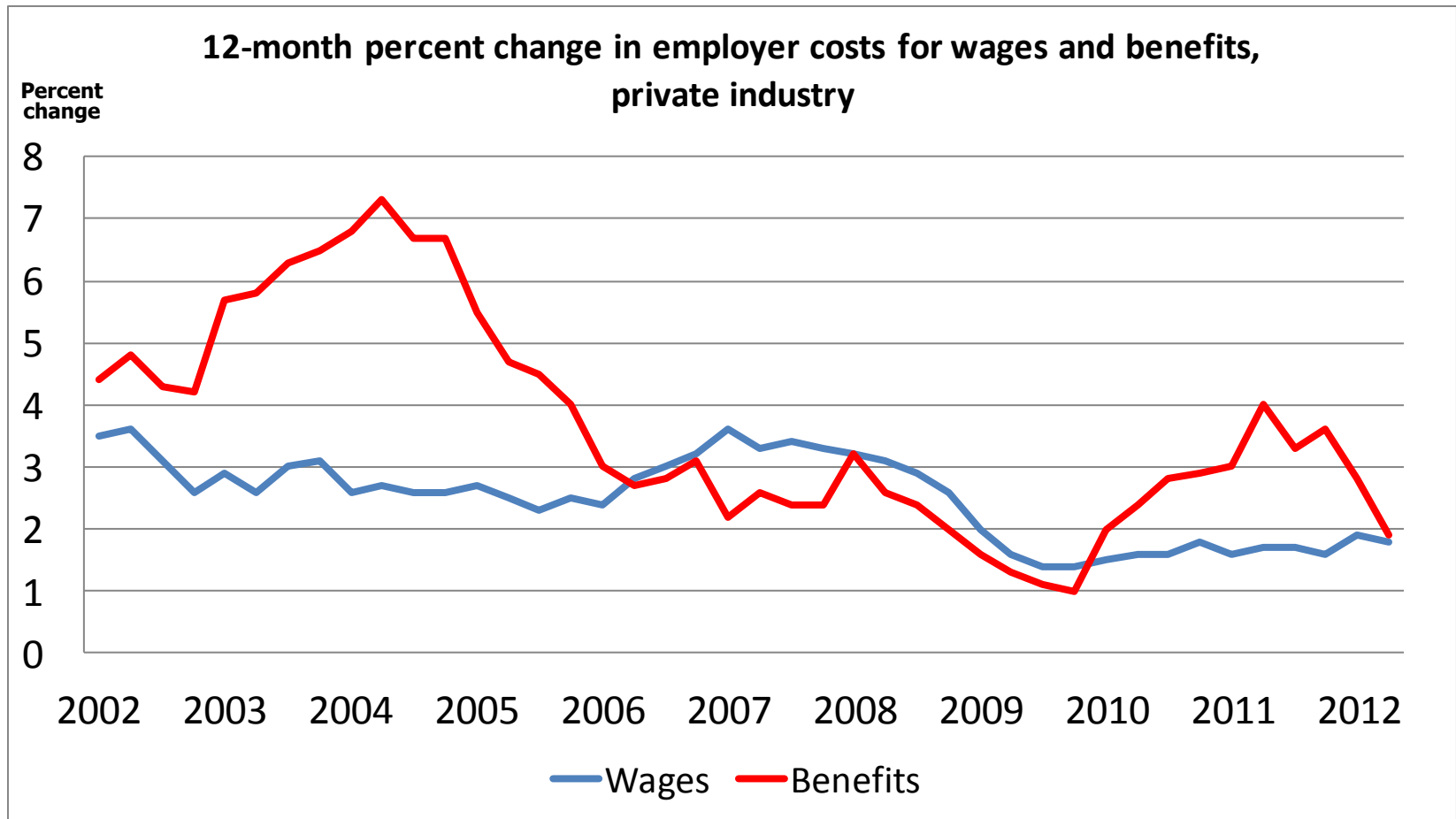
What do benefits cost and who pays?



Employer Compensation Costs -- Outputs

- Employment Cost Index (ECI)
 - ▶ Change in employer costs over time
 - ▶ Track a fixed set of occupations
 - What do employers spend on wages and benefits for these occupations each quarter
- Employer Costs for Employee Compensation (ECEC)
 - ▶ Dollar amount spent on wages and benefits
 - ▶ Share of compensation costs

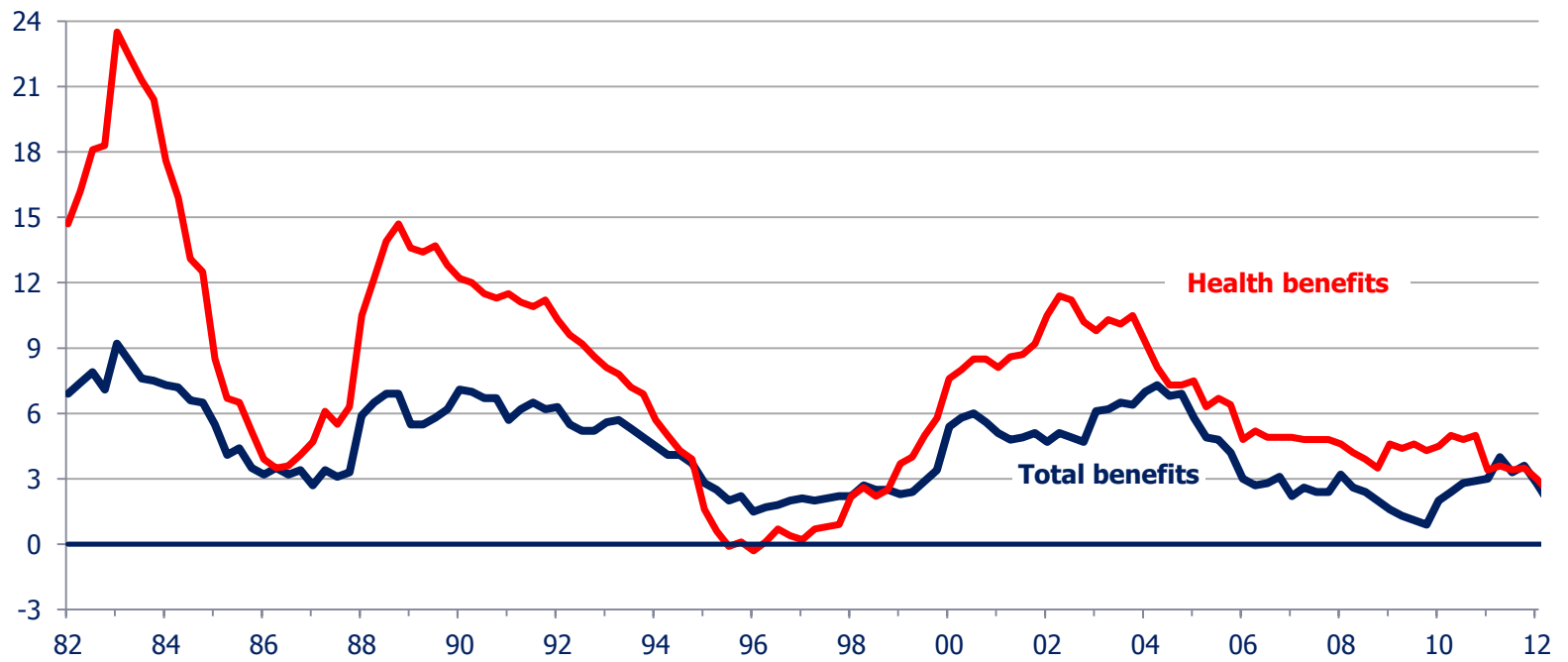
Employment Cost Index



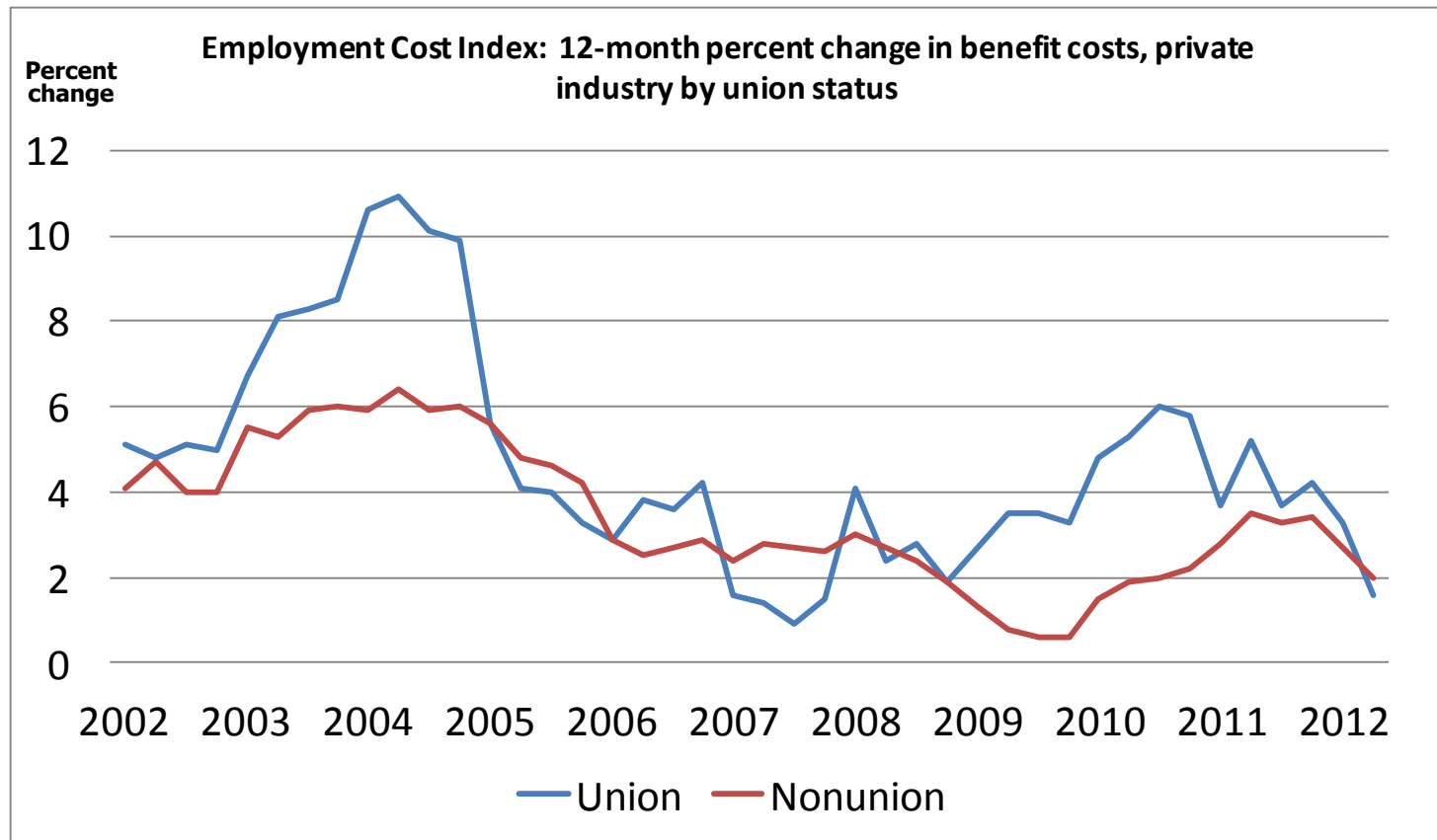
ECI – All benefits and health benefits

Employment Cost Index, private industry, 12-month percent change in employer costs per hour worked, total benefits and health benefits

Percent change



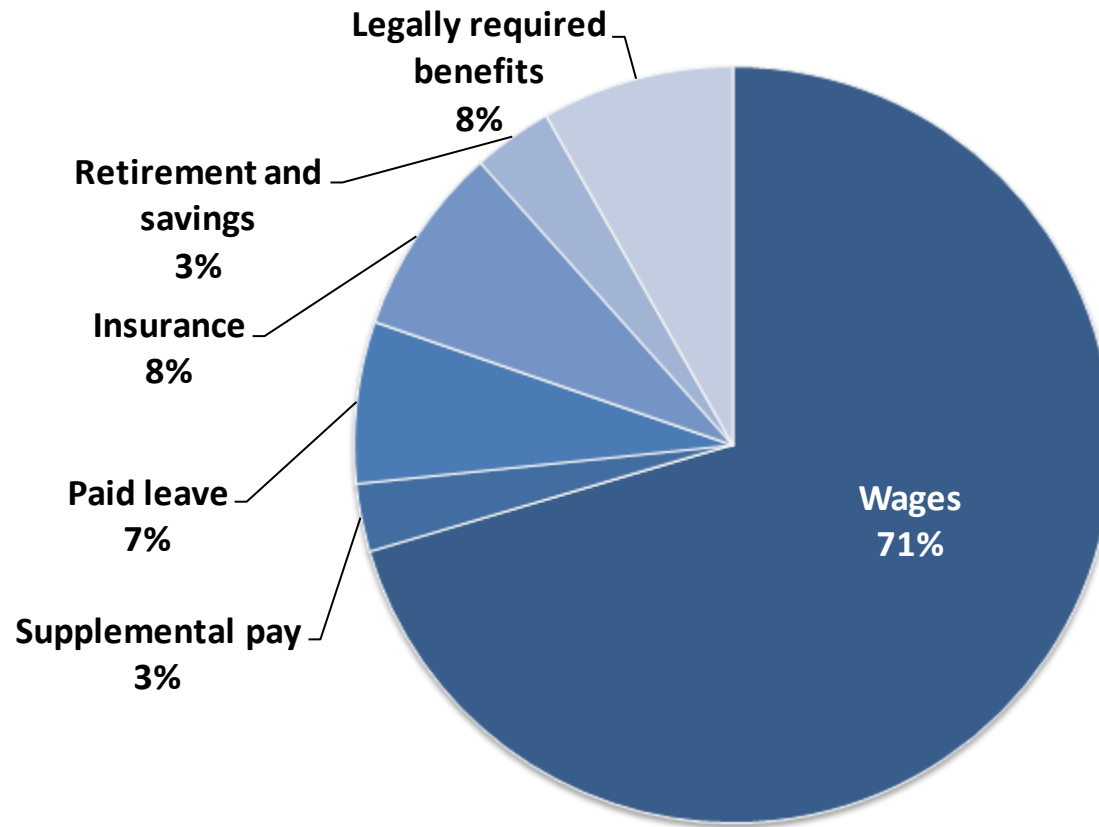
Benefit costs by union status



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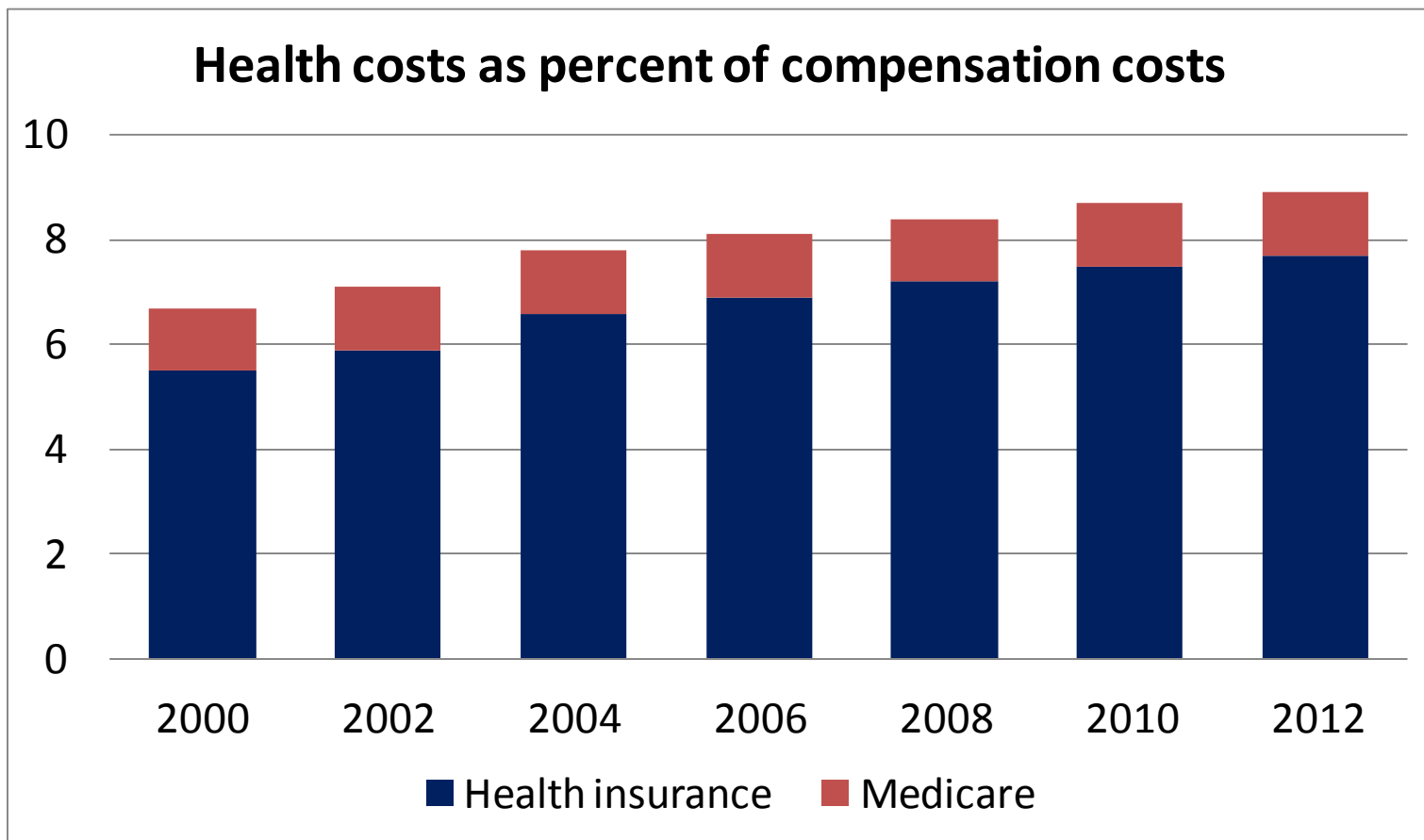
Employer Costs for Employee Compensation, private industry, March 2012



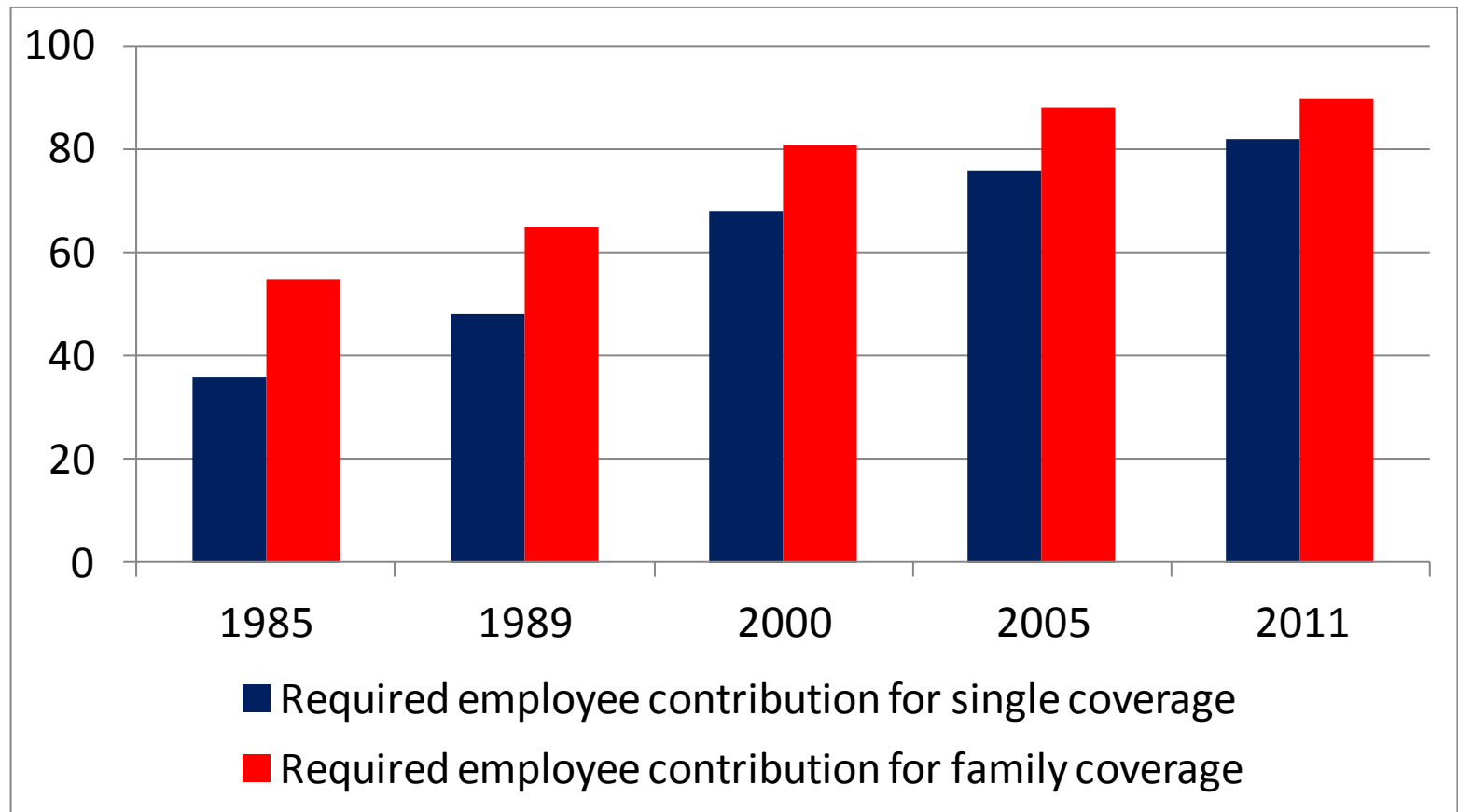
Employer Costs for Employee Compensation, private industry, March 2012

Component	Cost per hour worked	Percent of Compensation
Compensation	\$28.78	100.0
Wages and salaries	20.25	70.4
Benefits	8.53	29.6
Legally required	2.36	8.2
Insurance	2.34	8.1
Paid leave	1.98	6.9
Retirement	1.02	3.6
Supplemental pay	0.83	2.9

Greater share of compensation dollar going to health benefits

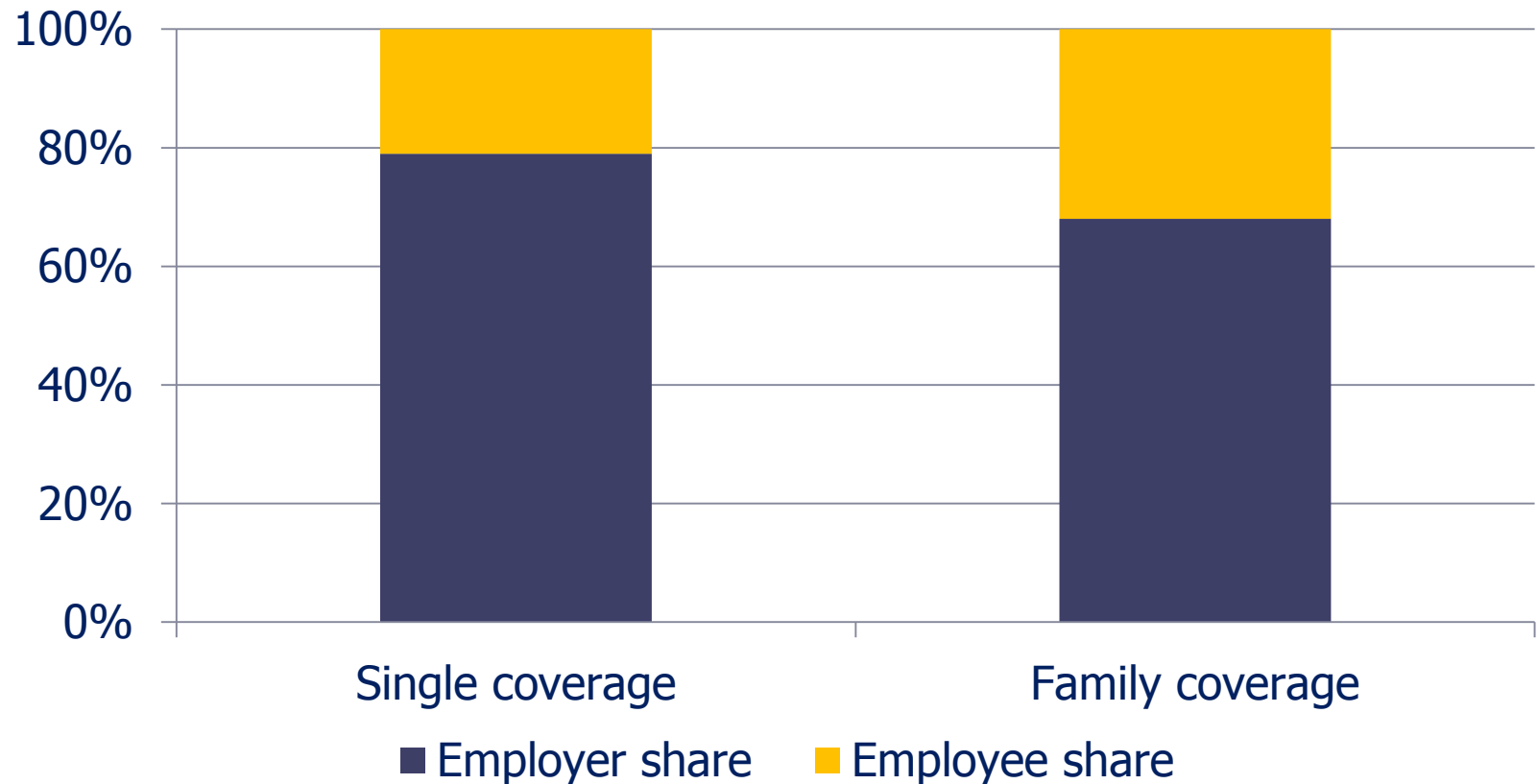


Who pays for health benefits has changed

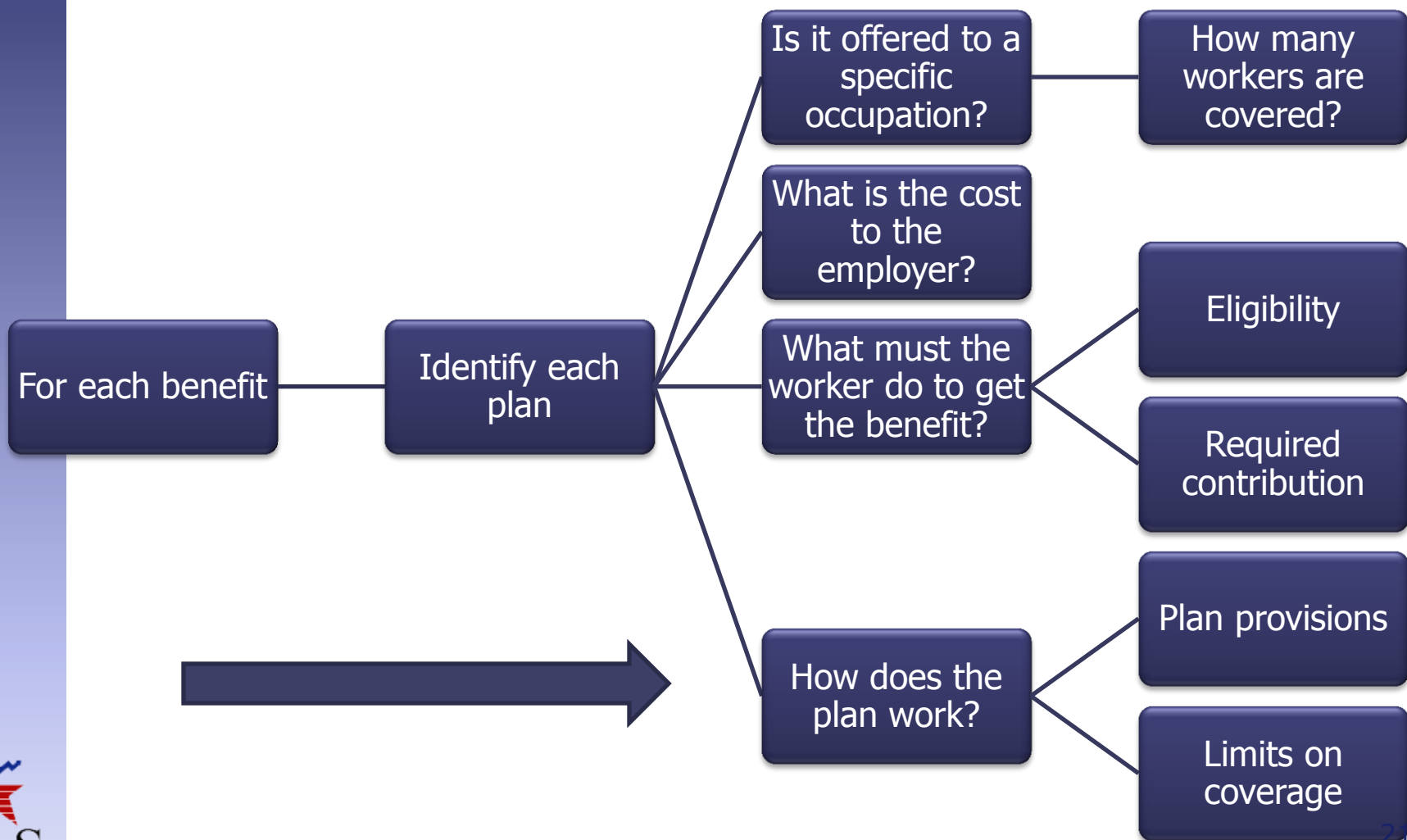


Employers and employees share health benefit costs

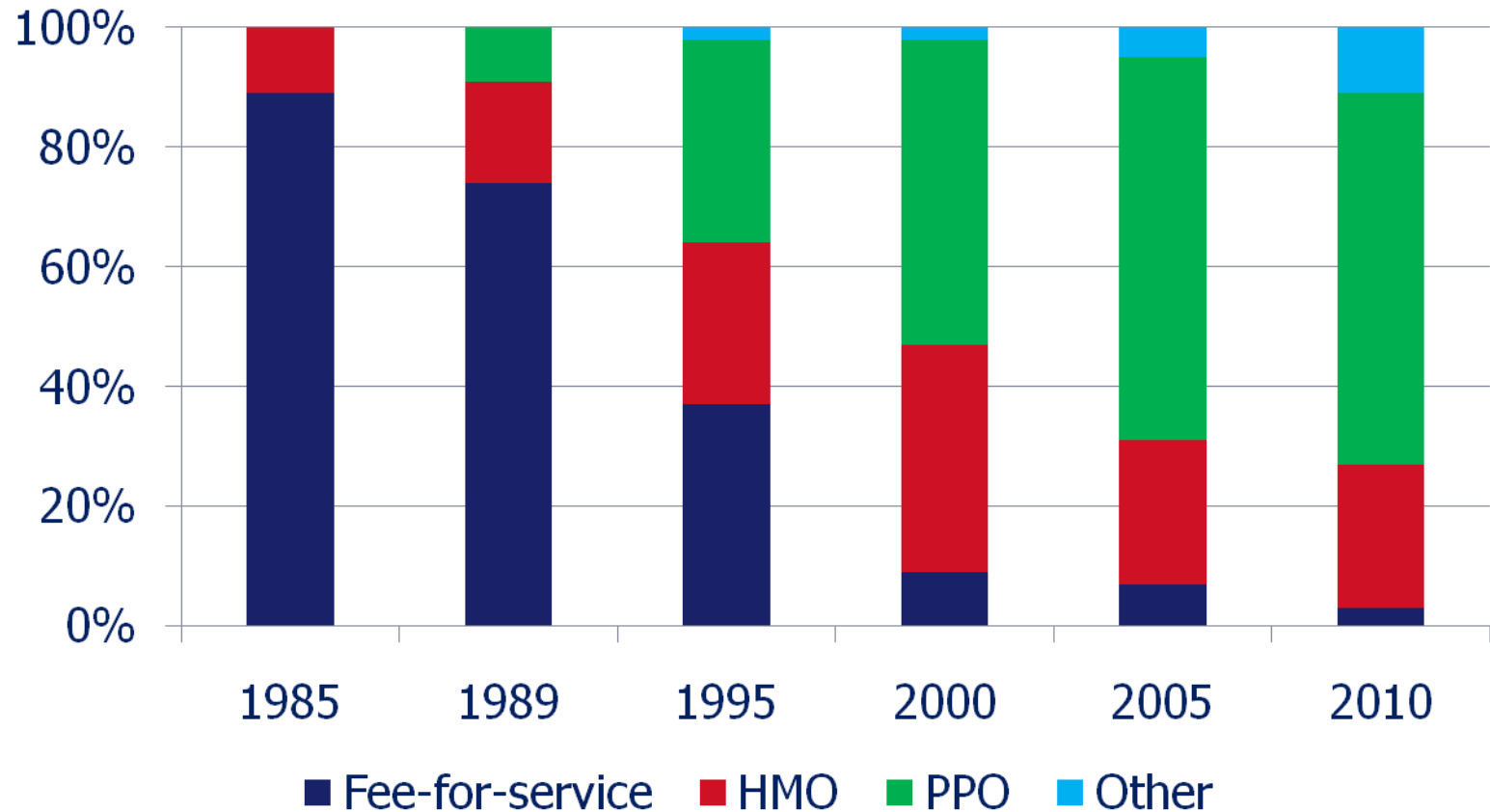
Share of health costs, private industry, 2012



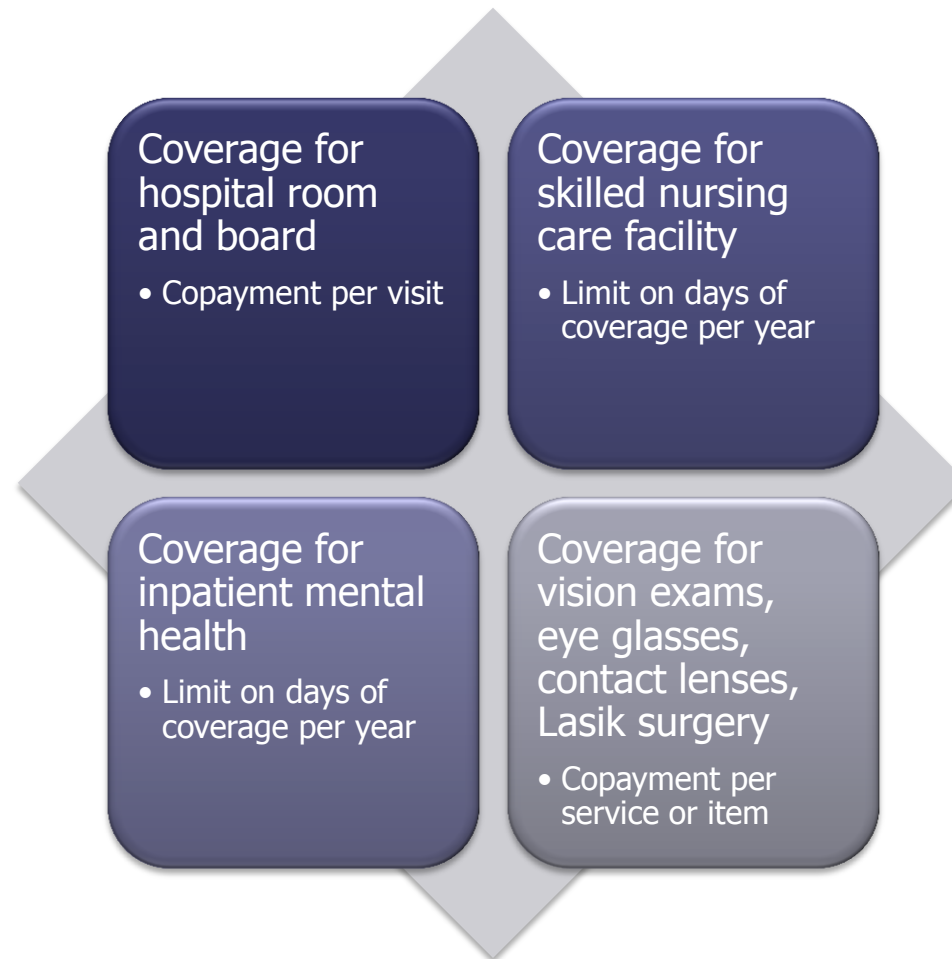
Benefit plan details



How health benefits are provided

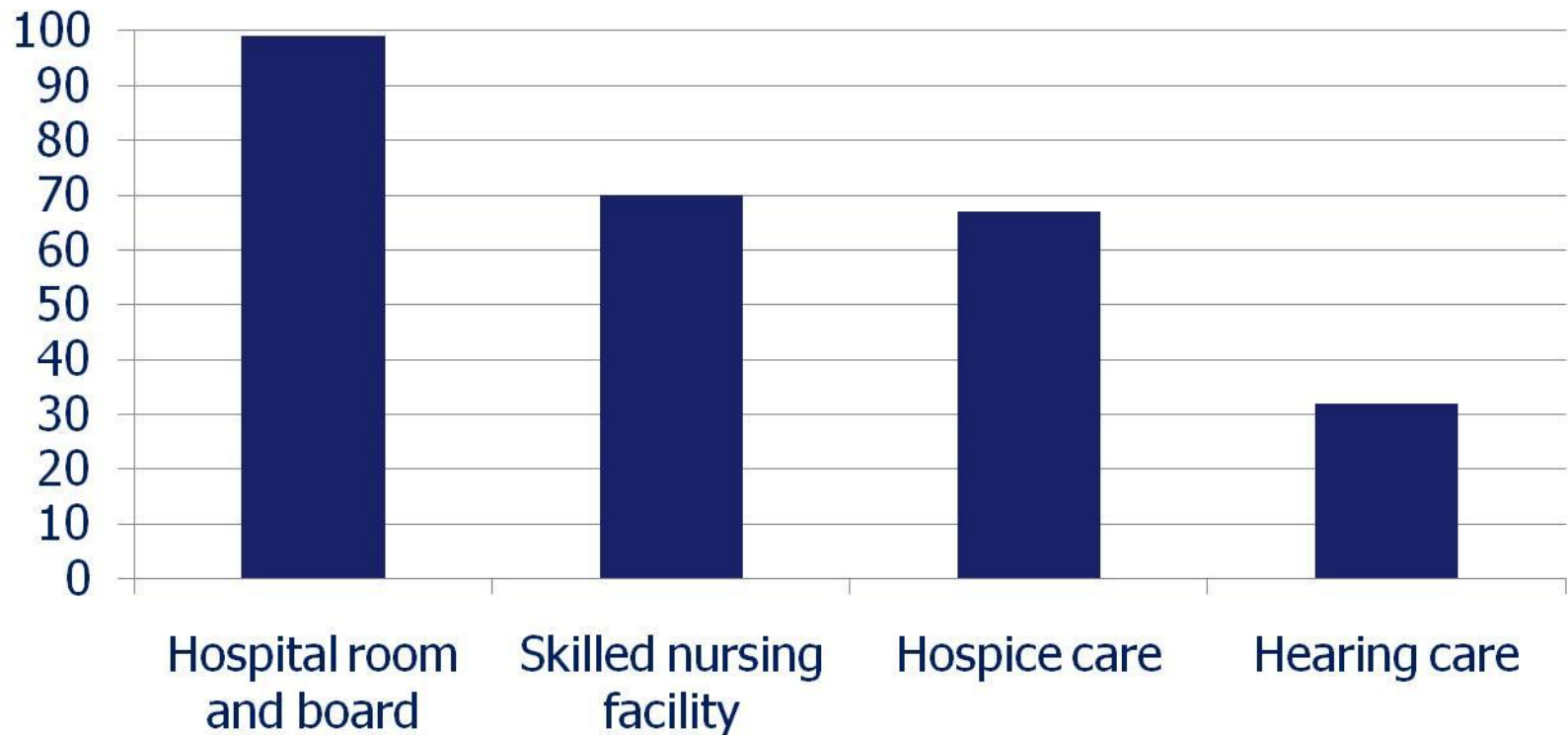


Sample health provisions



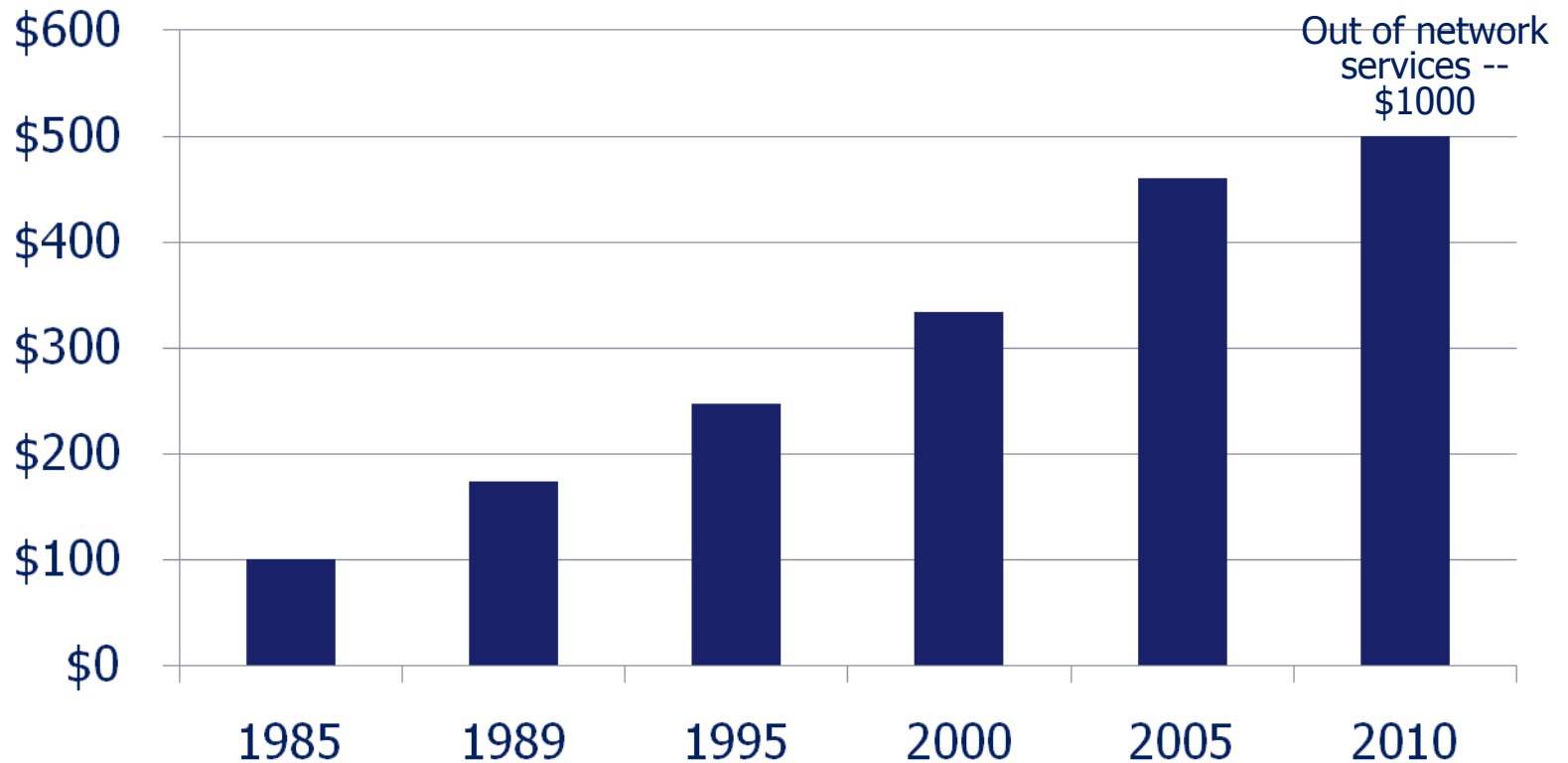
Example – coverage for selected services

**Percent of participants with coverage,
private industry, 2008**



Out-of-pocket costs continue to rise

Average individual deductible per year



New feature: High deductible plans

- 24 percent of plan participants
 - ▶ 35 percent in smallest establishments
- Median deductible \$1500
 - ▶ Range up to \$3000
- Often coupled with health savings account or health reimbursement arrangement

Effect of the Affordable Care Act

Who's covered by employment-based health benefits?

- Employer funds provided to employees
- Coverage obtained through a health exchange
- Employers opting out; paying penalty

How to identify employer cost

Identifying employee plans

Tracking changes in services covered and limits imposed;

- Identifying "essential" health benefits

How does BLS support data users?

Publications

- News releases, bulletins, articles, brochures, special publications

BLS Internet site

Information specialists

WWW.BLS.GOV



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June jobless rates down over the year in 328 of 372 metro areas; payroll jobs up in 268

Jobless rates were lower in June than a year earlier in 328 of the 372 metropolitan areas, higher in 32, and unchanged in 12. Nonfarm payroll employment was up in 268 metropolitan areas over the year, down in 96, and unchanged in 8.

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JUL

31

Compensation costs up 0.5% March-June 2012, and 1.7% over the year ending June

Wages and salaries rose 0.4 percent and benefit costs rose 0.6 percent for civilian workers, seasonally adjusted, from March to June 2012. Over the year, compensation rose 1.7 percent, wages and salaries 1.7 percent, and benefits 2.1 percent.

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07/25/2012

Persons born in the latter years of the baby boom held 11.3 jobs from ages 18 to 46

07/20/2012

Jobless rate up in 27 states, down in 11 in June; payroll jobs up in 29 states, down in 21

07/20/2012

In June, 1,317 mass layoff actions affected 131,406 workers

BEYOND THE NUMBERS




An overview of U.S. occupational employment and wages in 2011

In May 2011, a substantial share of U.S. employment was concentrated in a relatively small number of occupations.

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June jobless rates down over the year in 328 of 372 metro areas; payroll jobs up in 268 go.usa.gov/vfp #BLSdata

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Thank you for your attention!

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